







B-Charitable

Everyone has a checking account these days. Many even have checking accounts that earn interest or rewards.

But what about a checking account that rewards your favorite charity when you open the account and then your bank continues to make a donation each year thereafter to your favorite charity?*

This innovative approach to charitable giving is easy to set up and is beneficial to all. Just like other Fremont Bank checking accounts, you can enjoy all of the following perks for **FREE!**

-  Visa® Check Card
-  Quarterly e-Newsletter
-  Online Banking with Bill Pay
-  ATM Surcharge Rebates**
-  Annual Financial Planning Session
-  Monthly e-Statements



Drop by one of Fremont Bank's convenient branch locations to find out how you can support your favorite charity and enjoy all the other perks that come along with a B-Charitable Checking Account.



It's true. Fremont Bank really is "All a Buzz" about its new B-Charitable Program checking account. Fremont Bank's B-Charitable Checking Account makes it easy for you to make a big difference for your favorite charity. The terms and conditions of the B-Charitable Program are set forth below.*

By opening a qualifying B-Charitable Checking Account, at the end of each year Fremont Bank will donate a percentage of your Year-To-Date Average Available Annual Balance as of December 31st to your Partnered Nonprofit Organization. As a Bonus, Fremont Bank will donate a fixed amount per qualified posted Visa[®] Check Card transaction on all signature-based (Credit) and pin-based (Debit) transactions using a Fremont Bank B-Charitable Visa[®] Check Card.** It's really quite simple.



Any change in the applicable rate of the contributions to the nonprofit, payable by the Bank, will be set forth in the Partner's B-Charitable Statement to account for the month ending December 31st.

Call (800) 359-BANK for more info
www.fremontbank.com/bcharitable



Member
FDIC

*Fremont Bank (the "Bank") will make the annual donation to the nonprofit organization chosen by the B-Charitable account holder. The nonprofit organization must be selected from the list of approved nonprofit organizations provided by the Bank. The Bank retains the right, in its sole discretion, to determine which nonprofit organizations will be included on such list. The donation amount will be determined in the Bank's sole discretion, provided however that the applicable percentage to be applied to a donor's B-Charitable Checking Account and the rate for the qualified Fremont Bank B-Charitable Visa[®] Check Card ("VCC") will be fixed at the time such donor's account is opened and will also be subject to change, in the Bank's sole discretion, as of January 1st each year for each such account then in existence. The Bank's contribution will be distributed to the nonprofit organization's operating account with the Bank based upon a percentage of the Year-To-Date Average Available Annual Balance and a fixed rate on qualified posted VCC transactions, based upon 12 months period, in the donor's B-Charitable Checking Account as of December 31st of each year. Both the nonprofit organization's operating account and the donor's B-Charitable Checking Account must be open on December 31st, provided however, that in the event that the Bank elects, in its sole discretion, to terminate the B-Charitable Program, the amount of the contribution to be made to the chosen nonprofit organization shall be calculated based on the pro-rated Year-To-Date Average Available Annual Balance and current qualifying VCC posted transactions in the donor's qualifying account as of the date that the Bank terminates the B-Charitable program, which pro-ration shall be based on a 12 months period. The Bank's donation is not tax-deductible to the donor. **A fixed amount per posted Visa[®] Check Card transaction, determined by the Bank in its sole discretion, will be donated on all signature-based (Credit) and pin-based (Debit) posted transactions using the Fremont Bank B-Charitable Visa[®] Check Card. Transactions at an ATM are not eligible. Swipes are calculated on a fiscal basis with a payout based on the calendar date of December 31st of each year. The nonprofit donor must have completed 20 posted VCC transactions during the fiscal year of January 1st through December 31st to qualify for a donation.